

I CLAIM AS MY INVENTION:

1. A method of enabling a minor person to effect a stock transaction via the Internet with the authorization of an adult, comprising the following steps:

a. enabling the adult to set up a custodial account for the minor with an on-line brokerage firm;

b. enabling the adult to put money into the custodial account that can be accessed by the minor through an online web site;

c. receiving a stock transaction request from the minor;

d. notifying the adult of the stock transaction request; and

e. enabling the adult to fulfill the stock transaction request on behalf of the minor.

2. The method of claim 1 further comprising the steps of, prior to step (d):

generating stock vetting questions that the minor must answer; and

determining if the minor has answered a predetermined percentage of the stock vetting questions correctly; and

if the minor has answered a predetermined percentage of the stock vetting questions correctly, enabling the minor to make the stock transaction request.

3. The method of claim 2 further comprising the step of providing interactive tools to assist the minor in learning about the stock market.

4. The method of claim 2 wherein step (e) includes allowing the adult to fulfill the stock transaction request by paying for the request with a cash gift.

5. A system for enabling a minor to make adult-authorized stock transaction via the Internet, comprising:

means for displaying information about a target stock on a video display terminal;

means for evaluating the minor's knowledge of the target stock;

means for enabling the minor to make a stock transaction request;

means for transmitting the request and the evaluation to an adult; and

means for enabling the adult to grant the request.

6. The system of claim 5 further comprising means for setting up a custodial account for the minor and means for enabling the adult to put money into the custodial account.

7. The system of claim 6 wherein the custodial account

comprises an allowance stash, a savings account and an investment account.

8. The system of claim 6 further comprising means for enabling the teen to donate money to a charity.

9. The system of claim 6 further comprising means for enabling the minor to purchase goods or services from money in the allowance stash.

TECHNICAL STAFF